



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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M&T Bank

Case No: 23-11242 JNP

Chapter: 13

Judge: Jerrold N. Poslusny JNP

Order Filed on November 20, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:

Michael A. Rafine

Debtor

Recommended Local Form:

Followed

Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 20, 2023

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is placed over a horizontal line. Below the line, the name is typed in a standard font.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Upon the motion of M&T Bank, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:

Land and premises commonly known as 91 Castle Heights Ave, Pennsville, NJ 08070

- Personal Property More Fully Described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.